

State of Washington
Office of the Insurance Commissioner

1999 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$142,319	14.43%	\$143,051	\$95,249	66.58%
2	Farmers Ins Co Of WA	21644	WA	\$110,560	11.21%	\$109,032	\$76,132	69.83%
3	Allstate Ins Co	19232	IL	\$95,316	9.66%	\$93,156	\$48,696	52.27%
4	Pemco Mut Ins Co	24341	WA	\$59,252	6.01%	\$59,049	\$30,952	52.42%
5	Safeco Ins Co Of IL	39012	IL	\$44,704	4.53%	\$40,921	\$27,124	66.28%
6	Allstate Ind Co	19240	IL	\$41,402	4.20%	\$40,938	\$28,156	68.78%
7	Pemco Ins Co	18805	WA	\$32,126	3.26%	\$31,081	\$16,644	53.55%
8	United Services Auto Assoc	25941	TX	\$29,503	2.99%	\$28,646	\$19,229	67.13%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$28,026	2.84%	\$27,870	\$14,593	52.36%
10	Hartford Underwriters Ins Co	30104	CT	\$21,367	2.17%	\$20,371	\$12,346	60.61%
11	USAA Cas Ins Co	25968	TX	\$20,534	2.08%	\$19,812	\$12,175	61.45%
12	Mid-Century Ins Co	21687	CA	\$15,666	1.59%	\$16,077	\$12,868	80.04%
13	Nationwide Mut Ins Co	23787	OH	\$14,609	1.48%	\$14,536	\$4,283	29.46%
14	General Ins Co Of Amer	24732	WA	\$14,152	1.43%	\$16,630	\$11,270	67.77%
15	First Natl Ins Co Of Amer	24724	WA	\$13,821	1.40%	\$13,607	\$8,243	60.58%
16	Geico General Ins Co	35882	MD	\$12,772	1.29%	\$11,693	\$8,041	68.77%
17	American States Preferred Ins Co	37214	IN	\$12,097	1.23%	\$12,771	\$7,509	58.79%
18	Unigard Ins Co	25747	WA	\$11,171	1.13%	\$11,085	\$7,024	63.36%
19	Grande Ins Assn	22101	WA	\$10,694	1.08%	\$11,024	\$6,847	62.11%
20	Government Employees Ins Co	22063	MD	\$10,380	1.05%	\$10,129	\$6,857	67.70%
21	Continental Ins Co	35289	NH	\$10,009	1.01%	\$8,937	\$5,800	64.90%
22	North Pacific Ins Co	23892	OR	\$9,021	0.91%	\$9,156	\$5,806	63.42%
23	State Farm Fire And Cas Co	25143	IL	\$8,970	0.91%	\$9,256	\$5,812	62.79%
24	Nationwide Mut Fire Ins Co	23779	OH	\$8,720	0.88%	\$8,660	\$4,698	54.25%
25	Progressive American Ins Co	24252	FL	\$8,067	0.82%	\$6,974	\$3,981	57.09%
26	Countrv Mut Ins Co	20990	IL	\$7,594	0.77%	\$7,519	\$5,157	68.59%
27	Progressive Classic Ins Co	42994	WI	\$7,329	0.74%	\$6,330	\$3,101	48.99%
28	Dairvland Ins Co	21164	WI	\$7,282	0.74%	\$7,653	\$4,499	58.79%
29	Liberty Mut Fire Ins Co	23035	MA	\$6,869	0.70%	\$6,495	\$4,713	72.55%
30	Safeco Ins Co Of Amer	24740	WA	\$6,403	0.65%	\$6,968	\$4,069	58.39%
31	Progressive Northern Ins Co	38628	WI	\$6,374	0.65%	\$6,143	\$3,327	54.16%
32	Metropolitan Cas Ins Co	40169	RI	\$5,737	0.58%	\$5,399	\$3,726	69.01%
33	Progressive Specialty Ins Co	32786	OH	\$5,504	0.56%	\$5,087	\$3,038	59.72%
34	Amica Mut Ins Co	19976	RI	\$4,101	0.42%	\$3,898	\$1,595	40.91%
35	National Merit Ins Co	39004	WA	\$4,094	0.42%	\$4,012	\$2,428	60.52%
36	Travelers Ind Co Of Amer	25666	CT	\$3,951	0.40%	\$3,274	\$2,595	79.26%
37	Guaranty Natl Ins Co	11401	CO	\$3,841	0.39%	\$3,974	\$1,753	44.12%
38	Reliance Natl Ins Co	40592	DE	\$3,678	0.37%	\$2,954	\$2,001	67.76%
39	National General Ins Co	23728	MO	\$3,594	0.36%	\$3,695	\$2,069	56.00%
40	Progressive Cas Ins Co	24260	OH	\$3,590	0.36%	\$3,503	\$1,820	51.95%
All 206 Other Companies				\$121,268	12.29%	\$115,494	\$70,225	60.80%
Totals (Loss Ratio is average)				\$986,468	100.00%	\$966,861	\$596,450	61.69%

(1)Excluding all Loss Adjustment Expenses (LAE)